

Certificate Number: 05781-NJ-DE-033885854

Bankruptcy Case Number: 19-27777



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 30, 2019, at 4:37 o'clock PM PST, Francis Urban completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: December 30, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President